



Utility  
Patent Application  
Transmittal

Attorney Docket No. 7056.014

First Inventor or Application Identifier:

**George Butcher III****Title: Method of Structuring a Credit Having a  
Repayment Obligation**

Express Mail Label-EE413582685-US

JC825 U.S. PTO  
09/82337603/30/01  
A

**[ X ] STATEMENT PURSUANT TO 35 U.S.C § 122 (b)(2)(B)(i)-(iii) AND 37 CFR § 1.21  
DO NOT PUBLISH APPLICATION**

**APPLICATION ELEMENTS**

See MPEP chapter 6000 concerning utility patent application contents.

1. [ X ] \*Fee Transmittal Form(*e.g.*, PTO/SB/17)  
(*Submit an original and a duplicate for fee processing*)

2. [ X ] Specification [Total pages 24]  
(*preferred arrangement set forth below*)  
 - Descriptive title of the Invention  
 - Cross References to Related Applications  
 - Statement Regarding Fed sponsored R & D  
 - Reference to Microfiche Appendix  
 - Background of the Invention  
 - Brief Summary of the Invention  
 - Brief Description of the Drawings (if filed)  
 - Detailed Description  
 - Claim(s)  
 - Abstract of the Disclosure

3. [ X ] Drawing(s) (35 U.S.C. 113) [Total Sheets 4]

4. Oath or Declaration

- [ ] Newly executed (original or copy)
- [ ] Copy from a prior application  
(37 C.F.R. §1.63(d)) (*for continuation/divisional with box 16 completed*)  
  - [ ] **DELETION OF INVENTOR(S)**  
Signed statement attached deleting inventor(s) named in the prior application, see 37 C.F.R. §§1.63(d)(2) and 1.33(b).

5. [ ] Microfiche Computer Program (*Appendix*)

6. Nucleotide and/or Amino Acid Sequence Submission (*if applicable, all necessary*)

- [ ] Computer Readable Copy
- [ ] Paper Copy (identical to computer copy)
- [ ] Statement verifying identity of above copies

**ACCOMPANYING APPLICATION PARTS**

7. [ ] Assignment Papers (cover sheet & documents)

8. [ ] 37 CFR §3.73(b) Statement [ ] POA  
(*When there is an assignee*)

9. [ ] English Translation Document (*if applicable*)

10. [ ] Information Disclosure [ ] copies of IDS Statement citations

11. [ ] Preliminary Amendment

12. [ X ] Return Receipt Postcard  
(*Should be specifically itemized*)

13. [ ] **SMALL ENTITY STATUS**

14. [ ] Certified copies of priority document(s)  
(*If foreign priority is claimed*)

**16. If a CONTINUING APPLICATION, check appropriate box:**

[ ] Continuation [ ] Divisional [ ] Continuation-in-part (CIP) of prior Application No

Prior application information:      Examiner      Group / Art Unit:

## CORRESPONDENCE ADDRESS

 Customer Number or Bar Code Labelor  Correspondence address below

(Insert Customer No. or Attach Bar code label here)

25546

PATENT TRADEMARK OFFICE

Name	Barry J. Schindler				
Address	499 Park Avenue				
City	New York	State	NY	Zip Code	10022
Country	USA	Telephone	(212) 328-6135	Fax	(212) 328-6101
Name (print/type)	Barry J. Schindler	Registration No. (Attorney/Agent)			32,938
Signature				Date	March 30, 2001

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

## FEE TRANSMITTAL

for FY 2001

Patent fees are subject to annual revision.

Small Entity payments must be supported by a small entity statement, otherwise large entity fees must be paid. See Forms PTO/SB/09-12.

## Complete if Known

Application Number To Be Assigned

Filing Date **March 30,2001**

First Named Inventor **George Butcher III**

Examiner Name **To Be Assigned**

Group / Art Unit **To Be Assigned**

Attorney Docket No. **7056.014**

### METHOD OF PAYMENT (check one)

1. [ ] The Commissioner is hereby authorized to charge indicated fees and credit any over payment to:

Deposit Account No. \_\_\_\_\_  
Deposit Account Name \_\_\_\_\_

[ ] Charge Any Additional  
Fee Required Under  
37 CFR 1.16 and 1.17

2. [ X ] Payment Enclosed:

[ ] Check [ ] Money Order [ X ] Other Credit Card  
Payment form

### FEE CALCULATION

#### 1. BASIC FILING FEE

Large Entity Small Entity

Fee	Fee	Fee	Fee	
Code (\$)	Code (\$)	Fee Description	Fee Paid	
101	710	201	355	Utility filing fee <b>\$710.00</b>
106	310	206	160	Design filing fee _____
107	480	207	245	Plant filing fee _____
108	760	208	355	Reissue filing fee _____
114	150	214	75	Provisional filing fee _____
				<b>SUBTOTAL (1) \$710.00</b>

#### 2. EXTRA CLAIM FEES

Extra claims Fee from below Fee Paid

Total Claims 33 -20\*\* = 13 x 18 = 0

Independent

Claims 2 -3\*\* =    x    = 0

Multiple

Dependent    = 234

Large	Entity	Small	Entity	Fee Description
Fee	Fee	Fee	Fee	
Code	\$	Code	\$	
106	18	203	9	Claims over 20
102	80	202	40	Independent Claims in Excess of 3
104	270	204	135	Multiple Dependent Claims

### FEE CALCULATION

#### 3. ADDITIONAL FEES

Large Entity Small Entity

Fee	Fee	Fee	Fee	
Code (\$)	Code (\$)	Fee Description	Fee	
105	130	205	65	Surcharge-late filing fee or oath
127	50	227	25	Surcharge-late prov provisional filing fee or cover sheet
139	130	139	130	Non-English specification
147	2,520	147	2,520	For filing a request for reexamination
112	920*	112	920*	Requesting publication of SIR prior to Examiner action
113	1,840*	113	1,840*	Requesting publication of SIR after Examiner action
115	110	215	55	Extension for reply within first month
116	380	216	195	Extension for reply within second month
117	890	217	445	Extension for reply within third month
118	1,390	218	695	Extension for reply within fourth month
128	1,850	228	945	Extension for reply within fifth month
119	310	219	155	Notice of Appeal
120	300	220	155	Filing a brief in support of an appeal
121	260	221	135	Request for oral hearing
138	1,510	138	1,510	Petition to institute a public use proceedings
140	110	240	55	Petition to revive-unavoidable
141	1,210	241	620	Petition to revive- unintentional
142	1,210	242	620	Utility issue fee (or reissue)
143	430	243	220	Design issue fee
144	580	244	300	Plant issue fee
122	130	122	130	Petition to the Commissioner
123	50	123	50	Petitions related to provisional applications
126	240	126	240	Submission of Information Disclosure Stmt
581	40	581	50	Recording each patent assignment per Property (times number of properties)
146	760	246	380	Filing a submission after final rejection (37 CFR 1.129(a))
149	760	249	380	For each additional invention to be examined (37 CFR 1.129(a))
179	710	279	355	Request for Continued Examination (RCE)

Other fee (specify) \_\_\_\_\_

Other fee (specify) \_\_\_\_\_

\* Reduced by Basic Filing Fee Paid

**TOTAL: \$944.00**

### SUBMITTED BY

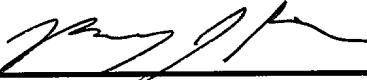
Typed or  
Printed Name

Barry J. Schindler

Complete (if applicable)

Reg. Number **32,938**

Signature



Date  
**March 30, 2001**

Deposit Account  
User ID

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**APPLICANT:** George H. Butcher, III  
**SERIAL NO.:** To Be Assigned  
**FILED:** March 30, 2001  
**ATTY. DOCKET:** 7056.014  
**TITLE:** **A METHOD OF STRUCTURING A CREDIT HAVING A REPAYMENT OBLIGATION**

**EXPRESS MAIL CERTIFICATE**

Express Mail Label No. EE413582685-US

Date of Deposit: March 30, 2001

I hereby certify that the following attached paper(s) and/or fee

- (1) Utility Patent Application Transmittal;
- (2) Fee Calculation Sheet;
- (3) Request and Certification Under 35 U.S.C. 122(b)(2)(B)(i);
- (4) Patent Application (comprised of 28 pages, 18 pages of specification, 5 pages of claims, and 1 abstract and 4 pages of figures);
- (5) Credit Card Payment Form in the Amount \$944.00 to cover the filing fee;
- (6) A self-addressed stamped postcard, return of which is requested to acknowledge receipt of the enclosed documents.

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. Section 1.10 on the date indicated above and is addressed to the "Assistant Commissioner for Patents, Box New Patent Application, Washington, D.C. 20231"

Respectfully submitted,  
**DREIER & BARITZ LLP**

  
Paula M. Maleh

Dated: March 30, 2001

**CORRESPONDENCE:**  
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**Request and Certification****Under****35 U.S.C. 122(b)(2)(B)(i)****First Named Inventor:.. George Butcher III**

Title:

**METHOD OF STRUCTURING A CREDIT  
HAVING A REPAYMENT OBLIGATION**

Docket No. : 7056.014

I hereby certify that the invention disclosed in the attached application **has not and will not** be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

Date: March 30, 2001

Signature

Barry J. Schindler

Typed or printed name

This request must be singed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(i)).**